



IFW

PATENT
Customer Number 22,852
Attorney Docket No. 05793.3051-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|---------------------------------|---|------------------------|
| In re Application of: |) | |
| |) | |
| Joseph D. LILLY et al. |) | Group Art Unit: 3628 |
| |) | |
| Application No.: 09/780,468 |) | Examiner: N. B. Nguyen |
| |) | |
| Filed: February 12, 2001 |) | Confirmation No. 6389 |
| |) | |
| For: SYSTEM AND METHOD FOR |) | |
| PROVIDING EXTRA LINES OF CREDIT |) | |

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

In reply to the Office Action mailed October 14, 2005, Applicants respond
as follows:

Remarks/Arguments begin on page 2 of this paper.